

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	Α	US-6,980,962	12-2005	Arganbright et al.	705/26
	В	US-			
	С	US-			
	D	US-			
	Е	US-			
	F	US-			
	G	US-	ı		
	Н	US-			
	ı	US-			
	J	US-			
	Κ	US-			
	L	US-			
	М	US-			

FOREIGN PATENT DOCUMENTS

Country Code-Number-Kind Code	MM-YYYY	Country	Name	Classification
N				
О				
Р				
Q				
R				
S				
т				
F				

NON-PATENT DOCUMENTS

		NOTE ATENT BOOMERTO
*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Lewis, Jack W. "Studies in General and English Phonetics", 1995
	٧	Littlewood, Fran "Avoid those queues with online banking", The Times, Apr 17, 1999, pg. 53. Retrieved from ProQuest.
	w	Hellman, Ziv "New Rules to Protect Bill Payers", Jerusalem Post, Jun 21, 1991, pg. 17. Retrieved from ProQuest.
	x	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).) Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.